

REMARKS

Claims 1-32 are pending.

The specification has been amended as illustrated above and in the Appendix to address the Examiner's objections. No new matter has been added.

Figures 3 and 5 have been amended to correct several reference marks. No new matter has been added.

Claims 1-3, 7, 9-11, 15, 17-19, 23, 25-27, and 31 have been amended to address the Examiner's objections. The applicants respectfully submit that these amendments in no way change the scope of coverage of claims 1-3, 7, 9-11, 15, 17-19, 23, 25-27, and 31.

Rejection of Claims under 35 U.S.C. § 103

Claims 1-32 stand rejected under 35 U.S.C. § 103 as being unpatentable over Gershman et al., U.S. Patent No. 6,199,099 (Gershman) in view of Torres, U.S. Patent No. 6,424,360. The applicants respectfully traverse these rejections. The applicants note that in the Office Action of August 28, 2002, p. 3, no. 7, the Examiner refers to Gershman as U.S. Patent No. 6,278,449. As this patent is not by Gershman, the applicants have assumed that the Examiner intended to list U.S. Patent No. 6,199,099 (which corresponds to the Examiner's arguments). If the applicants are in error, they respectfully request clarification of the rejection.

Gershman and Torres taken alone or in combination neither teach nor suggest a method of providing an intelligent user interface to an on-line application including:

furnishing a plurality of icons on a web page displayed to a user of a web browser, wherein each said icon is a hyperlink to a dynamically generated on-line application form set and wherein said web browser comprises Back and Forward navigation functionalities;

displaying said dynamically generated on-line application form set in response to the activation of said hyperlink, wherein said dynamically generated on-line application form set comprises a state determined by at least one user input; and

maintaining said state upon the activation of another said icons wherein said maintaining allows the use of said Back and Forward navigation functionalities without loss of said state,

as required by independent claim 1, and generally required by independent claims 9, 17, and 25.

Regarding the claimed “furnishing a plurality of icons . . . wherein each said icon is a hyperlink to a dynamically generated on-line application form set,” the Examiner refers to the menu selections shown in the lower left corner of Gershman’s Figure 23, and states “*menu selection ‘Insurance Management’ allows the user to change his/her insurance policy on-line.*” Office Action of August 28, 2002, p. 4, ¶1, emphasis in original. The portion of Gershman describing Figure 23 states:

FIG. 23 illustrates an agent interaction in accordance with a preferred embodiment. The agent 2310 is communicating information 2300 to a user indicating that the user's life insurance needs have changed and pointing the user to the chart that best summarizes the information for the user. Particular tips 2395 are provided to facilitate more detailed information based on current user statistics. A chart 2370 of the user's life insurance needs is also highlighted at the center of the display to assist the user in determining appropriate action. A button 2380 is provided to facilitate changing the policy and a set of buttons 2390 are provided to assist a user in selecting various views of the user's insurance requirements. (Column 36, line 64 through column 37, line 9).

Thus, while Gershman does show some functionality “to facilitate changing the [insurance] policy,” Gershman neither teaches nor suggests furnishing a plurality of icons . . . wherein each said icon is a hyperlink to *a dynamically generated on-line application form set*. Nothing in Gershman teaches or suggests that the web page shown in Figure 23 and/or the information associated with the Insurance Management menu selection is a dynamically generated on-line application form set or includes an icon that is a hyperlink to a dynamically generated on-line application form set. In fact, the Examiner makes no attempt to point out anything in Gershman that is a dynamically generated on-line application form set.

Regarding the claimed “maintaining said state upon the activation of another said icons wherein said maintaining allows the use of said Back and Forward navigation functionalities without loss of said state,” the Examiner states:

Gershman does not explicitly describe maintaining the state upon the activation of another icon wherein maintaining it allows the use of the Back and Forward navigation functionalities without loss of the state.

However, the use of the Back/Forward navigation functionalities without loss of the above mentioned state is inherent so that users may revisit a previously viewed page in its original state. (Office Action of August 28, 2002, p. 5, top, emphasis in original).

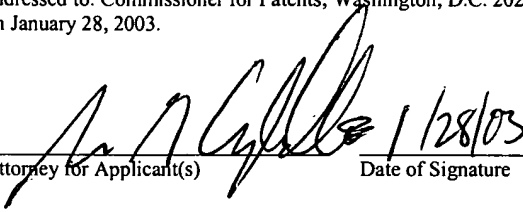
Thus, the Examiner acknowledges that Gershman does not teach or suggest the claim limitation. Instead, the Examiner suggests that the claimed maintaining said state upon the activation of another said icons wherein said maintaining allows the use of said Back and Forward navigation functionalities without loss of said state is inherent in the use of Back and Forward navigation. The applicants respectfully disagree. As noted above, the applicants' claim includes furnishing icons that are hyperlinks to *dynamically generated* on-line application form sets. While it might be the case that Back and Forward navigation of static content inherently preserves some state, i.e. the static content itself (and the applicants do not concede this point), such state information is not the applicants' claimed state information. Additionally, MPEP § 2112 makes clear the fact that the Examiner *must* provide rationale or evidence tending to show inherency:

In relying upon the theory of inherency, the examiner must provide a basis in fact and/or technical reasoning to reasonably support the determination that the allegedly inherent characteristic necessarily flows from the teachings of the applied prior art." *Ex parte Levy*, 17 USPQ2d 1461, 1464 (Bd. Pat. App. & Inter. 1990) (emphasis in original)

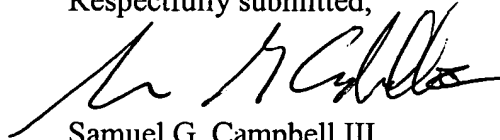
The applicants respectfully submit that the Examiner has provided no such evidence or rationale tending to show inherency.

Accordingly, the applicants respectfully submit that independent claims 1, 9, 17, and 25 are allowable over Gershman and Torres, taken alone or in combination. Claims 2-8, 10-16, 18-24, and 26-32 depend from claims 1, 9, 17, and 25 respectively and are allowable for at least this reason.

In view of the amendments and remarks set forth herein, the application is believed to be in condition for allowance and a notice to that effect is solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the examiner is requested to telephone the undersigned.

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231, on January 28, 2003.	
	1/28/03
Attorney for Applicant(s)	Date of Signature

Respectfully submitted,



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Appendix: Version with Markings to Show Changes Made

In the Specification

The paragraph on page 11, lines 20-27 is changed as follows:

Figure 5 shows a web page 510 containing the default or “Start” pane 520 of a virtual application for auto insurance coverage from an on-line insurance quote system such as that offered by InsWeb Corporation. There are eight tabs 522, 532, 542, 552, [567]562, 572, 582, and 592 in the auto insurance virtual application: Start, State, Drivers, Vehicles, Usage, Discounts, Coverage, and Quotes (respectively). With the exception of the Discounts tab 572, all the tabs will appear at the top of the page while the user is in the auto application. The functionality of the Discounts tab 572 is discussed below.

In the Claims

The following claims have been substituted for the pending claims with the same number:

- 1 1. (Amended) A method of providing an intelligent user interface to an on-line
2 application comprising the steps of:
3 furnishing a plurality of icons on a web page displayed to a user of a web
4 browser, wherein each said icon is a hyperlink to a dynamically generated
5 on-line application form set and wherein said web browser comprises
6 Back and Forward navigation functionalities;
7 displaying said dynamically generated on-line application form set in response to
8 the activation of said hyperlink, wherein said dynamically generated on-
9 line application form set comprises a state determined by at least one user
10 input; and
11 maintaining said state upon the activation of another said icons wherein said
12 maintaining allows the use of said Back and Forward navigation
13 functionalities without loss of said state.

1 2. (Amended) The method of Claim 1, wherein said displaying said dynamically
2 generated on-line application form set comprises combining information from a template
3 file and either a database or a conditional merge file or both to form said application form
4 set.

1 3. (Amended) The method of Claim 1, wherein said dynamically generated on-
2 line application form set comprises data and queries presented as part of a process for
3 applying for a service.

1 7. (Amended) The method of Claim 1, wherein said web page comprises quasi-
2 static elements distinct from said dynamically generated on-line application form set,
3 wherein said displaying said dynamically generated on-line application form set in
4 response to the activation of said hyperlink may affect the display of said quasi-static
5 elements.

1 9. (Amended) A computer system for providing an intelligent user interface to
2 an on-line application, comprising computer instructions for:
3 furnishing a plurality of icons on a web page displayed to a user of a web
4 browser, wherein each said icon is a hyperlink to a dynamically generated
5 on-line application form set and wherein said web browser comprises
6 Back and Forward navigation functionalities;
7 displaying said dynamically generated on-line application form set in response to
8 the activation of said hyperlink, wherein said dynamically generated on-
9 line application form set comprises a state determined by at least one user
10 input; and
11 maintaining said state upon the activation of another said icons wherein said
12 maintaining allows the use of said Back and Forward navigation
13 functionalities without loss of said state.

1 10. (Amended) The computer system of Claim 9, wherein said displaying said
2 dynamically generated on-line application form set comprises combining information

3 from a template file and either a database or a conditional merge file or both to form said
4 application form set.

1 11. (Amended) The computer system of Claim 9, wherein said dynamically
2 generated on-line application form set comprises data and queries presented as part of a
3 process for applying for a service.

1 15. (Amended) The computer system of Claim 9, wherein said web page
2 comprises quasi-static elements distinct from said dynamically generated on-line
3 application form set, wherein said displaying said dynamically generated on-line
4 application form set in response to the activation of said hyperlink may affect the display
5 of said quasi-static elements.

1 17. (Amended) A computer-readable storage medium, comprising computer
2 instructions for:
3 furnishing a plurality of icons on a web page displayed to a user of a web
4 browser, wherein each said icon is a hyperlink to a dynamically generated
5 on-line application form set and wherein said web browser comprises
6 Back and Forward navigation functionalities;
7 displaying said dynamically generated on-line application form set in response to
8 the activation of said hyperlink, wherein said dynamically generated on-
9 line application form set comprises a state determined by at least one user
10 input; and
11 maintaining said state upon the activation of another said icons wherein said
12 maintaining allows the use of said Back and Forward navigation
13 functionalities without loss of said state.

1 18. (Amended) The computer-readable storage medium of Claim 17, wherein
2 said displaying said dynamically generated on-line application form set comprises
3 combining information from a template file and either a database or a conditional merge
4 file or both to form said application form set.

1 19. (Amended) The computer-readable storage medium of Claim 17, wherein
2 said dynamically generated on-line application form set comprises data and queries
3 presented as part of a process for applying for a service.

1 23. (Amended) The computer-readable storage medium of Claim 17, wherein
2 said web page comprises quasi-static elements distinct from said dynamically generated
3 on-line application form set, wherein said displaying said dynamically generated on-line
4 application form set in response to the activation of said hyperlink may affect the display
5 of said quasi-static elements.

1 25. (Amended) A computer data signal embodied in a carrier wave, comprising
2 computer instructions for:
3 furnishing a plurality of icons on a web page displayed to a user of a web
4 browser, wherein each said icon is a hyperlink to a dynamically generated
5 on-line application form set and wherein said web browser comprises
6 Back and Forward navigation functionalities;
7 displaying said dynamically generated on-line application form set in response to
8 the activation of said hyperlink, wherein said dynamically generated on-
9 line application form set comprises a state determined by at least one user
10 input; and
11 maintaining said state upon the activation of another said icons wherein said
12 maintaining allows the use of said Back and Forward navigation
13 functionalities without loss of said state.

1 26. (Amended) The computer data signal of Claim 25, wherein said displaying
2 said dynamically generated on-line application form set comprises combining
3 information from a template file and either a database or a conditional merge file or both
4 to form said application form set.

1 27. (Amended) The computer data signal of Claim 25, wherein said dynamically
2 generated on-line application form set comprises data and queries presented as part of a
3 process for applying for a service.

1 31. (Amended) The computer data signal of Claim 25, wherein said web page
2 comprises quasi-static elements distinct from said dynamically generated on-line
3 application form set, wherein said displaying said dynamically generated on-line
4 application form set in response to the activation of said hyperlink may affect the display
5 of said quasi-static elements.